

BAXTER CREDIT UNION  
340 North Milwaukee Avenue  
Vernon Hills, IL 60061

**SECURED GOLD MASTERCARD  
CREDIT CARD ACCOUNT OPENING DISCLOSURE**

This Addendum is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement.  
Please keep this attached to your LOANLINER® Consumer Credit Card Agreement.

**Interest Rates and Interest Charges Annual Percentage Rate**

APR for Purchases 9.24%

APR for Cash Advances 9.24%.

APR for Balance Transfers 6.90% Introductory APR for 540 days from the issuance of the card, based on your creditworthiness.

When the discounted period expires, the APR on existing balances will increase to the new non-discount rate on first day of the billing cycle.

After the introductory period your APR will be 9.24%.

**Paying Interest** Your due date is at least 25 days after the close of each billing cycle.

We do not charge you interest on purchases if you pay your entire balance by the due date each month.

We will begin charging interest on cash advances and balance transfers on the transaction date.

For Credit Card Tips from the Federal Reserve Board To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>.

**Fees**

**Transaction Fees**

-Cash Advance Fee \$5.00 or 3.00% of the amount of each cash advance, whichever is greater (maximum fee: \$50.00)

-Foreign Transaction Fee 1.00% of each transaction in U.S. dollars

**Penalty Fees**

-Late Payment Fee Up to \$25.00

-Over-the-Credit-Limit Fee Up to \$25.00 (if applicable)

-Returned Payment Fee Up to \$25.00

**How We Will Calculate Your Balance.** We use a method called “average daily balance (including new purchases).” See your account Agreement for more details.

**Billing Rights.**

Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

#### OTHER DISCLOSURES

-Late Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less, your payment is not received by your next statement closing date.

The next statement closing date varies by month from 4-6 days after your payment due date.

-Over-the-Credit Limit Fee \$25.00 or the amount of the transaction exceeding your credit limit, whichever is less.

-Returned Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less.

-Statement Copy Fee \$2.00

-Rush Fee (Next Business Day) \$30.00

-Rush Fee (Second Business Day) \$20.00

#### Periodic Rates.

The Purchase APR is 9.24% which is a monthly periodic rate of 0.7700%.

The Cash Advance APR is 9.24% which is a monthly periodic rate of 0.7700%.

The Balance Transfer APR is 9.24% which is a monthly periodic rate of 0.7700%.

The Introductory Balance Transfer APR is 6.90% which is a monthly periodic rate of 0.5750%.

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